

FIG. 1

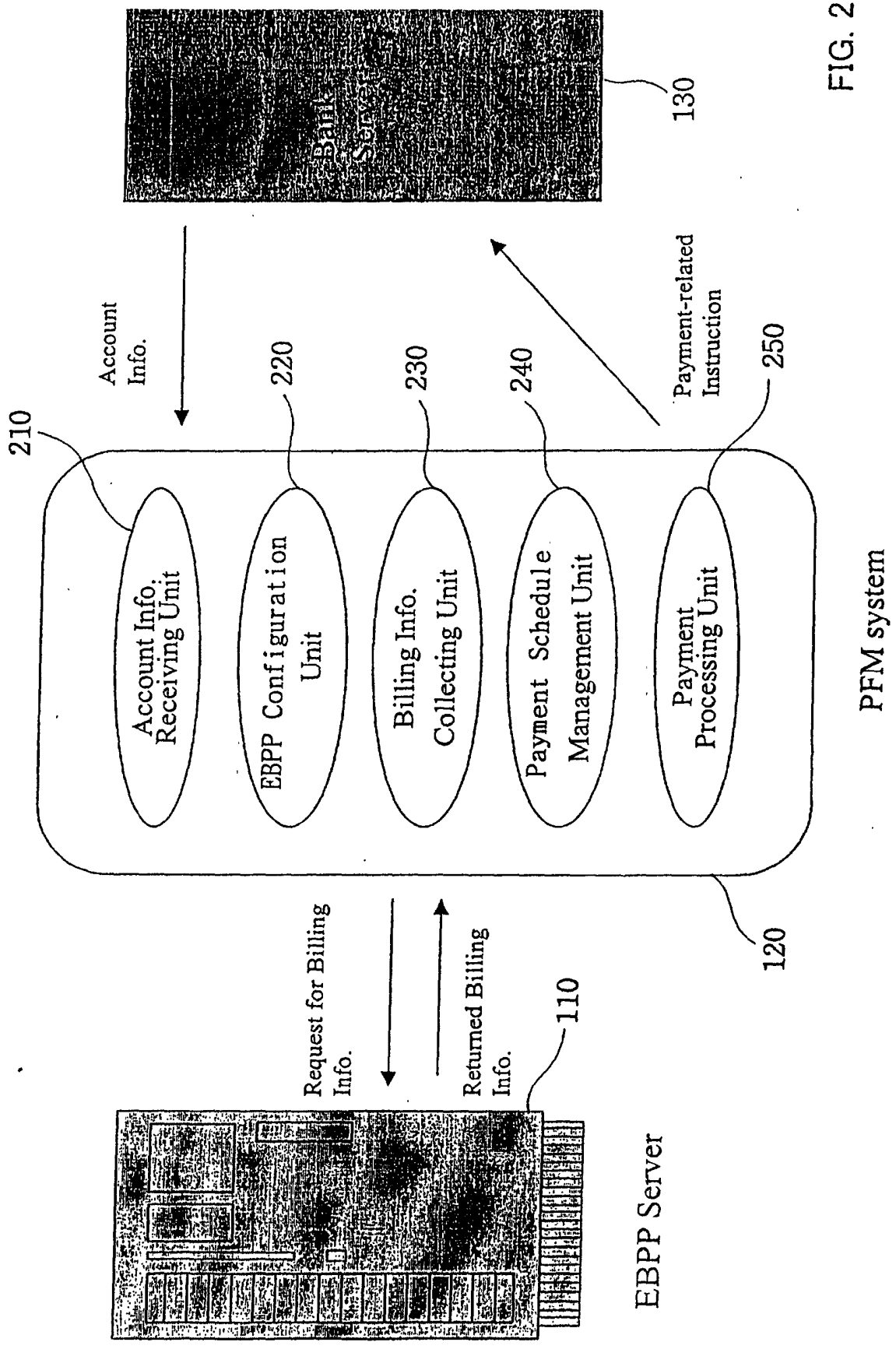


FIG. 2

<div>EBPP Connection</div>	
ABC Credit Card	
USER ID	
PASSWORD	
CREDIT CARD NO.	
PAYMENT DUE DATE	
PAYMENT MATHOD	
Mobile Telephone 012	
USER ID	
PASSWORD	
TELEPHONE NO.	
PAYMENT DUE DATE	
PAYMENT METHOD	

FIG. 3

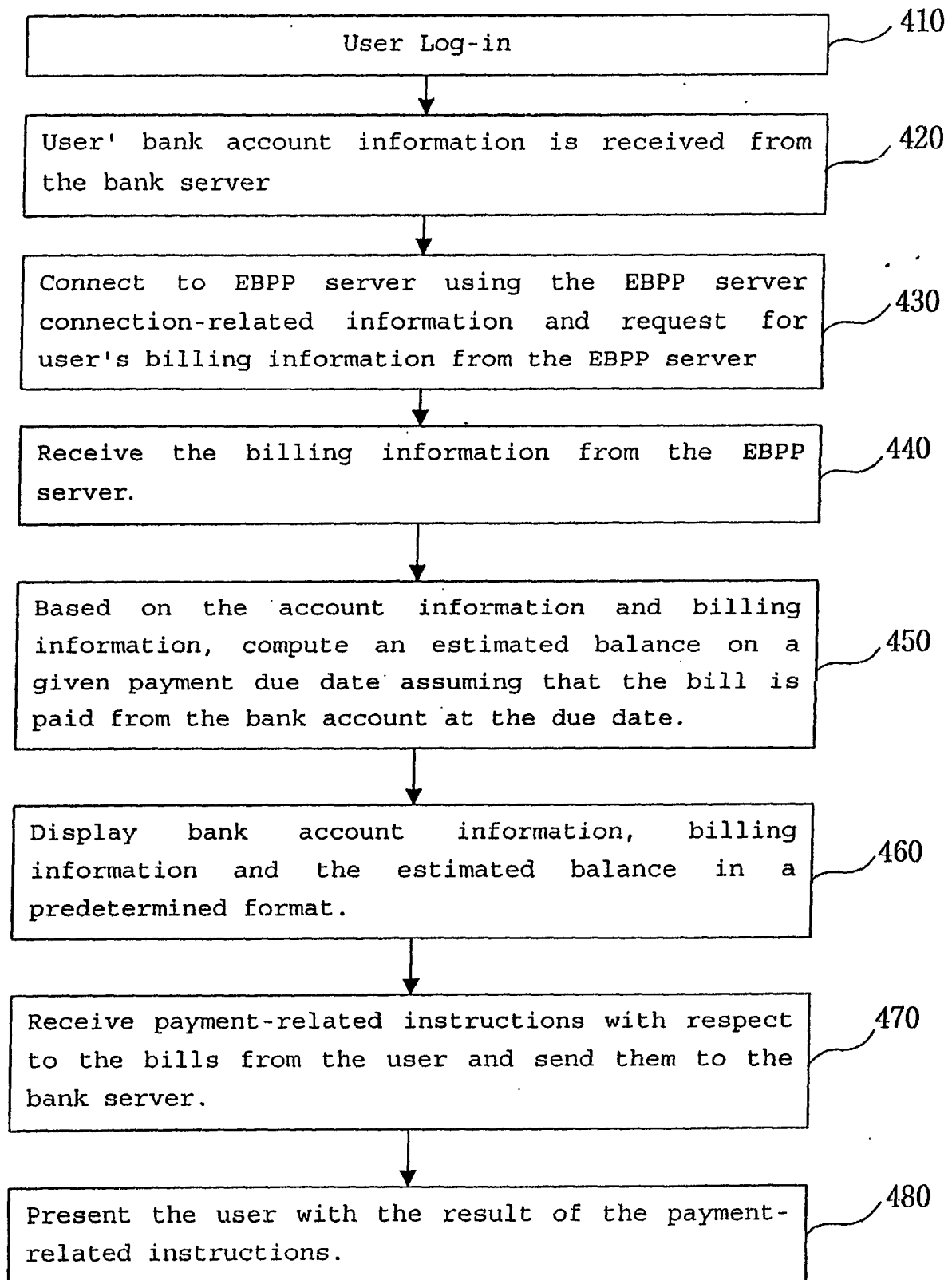


FIG. 4



November, 2000

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10 reserved transfer	11	12	13
14	15	16	17	18	19	20
21	22	23 Gas Utility Bill	24	25	26	27
28	29	30	31	Birthday Credit Card Bill Telephone bill Loan Interest		

FIG. 5

